

**Information to identify the case:**

Debtor 1	<b>Emilio Quisumbing</b>	Social Security number or ITIN	xxx-xx-5835
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Rebecca F. Quisumbing</b>	Social Security number or ITIN	xxx-xx-4338
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>14-31524-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Emilio Quisumbing

Rebecca F. Quisumbing

7/1/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 6

United States Bankruptcy Court  
District of New JerseyIn re:  
Emilio Quisumbing  
Rebecca F. Quisumbing  
DebtorsCase No. 14-31524-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 4  
Total Noticed: 88

Date Rcvd: Jul 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2020.

db/jdb  
515124197 +Emilio Quisumbing, Rebecca F. Quisumbing, 1336 Roosevelt Ave, Carteret, NJ 07008-1302  
515124184 +ATT Services, PO Box 192830, San Juan, PR 00919-2830  
515124185 +Acs/loan Science, 501 Bleecker St, Utica, NY 13501-2401  
515124188 +Aes/Nct, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
515124196 +Aes/Suntrust Bank, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
515124204 +Aspire, Pob 105555, Atlanta, GA 30348-5555  
515124205 +Borough of Carteret, 20 Cooke Ave, Carteret, NJ 07008-2602  
515124210 +Bureau Of Accounts Control, Bac, Po Box 538, Howell, NJ 07731-0538  
515124211 +Capl/bstby, Po Box 6497, Sioux Falls, SD 57117-6497  
515124226 +Capl/terah, Po Box 30253, Salt Lake City, UT 84130-0253  
515124227 +Citibank/The Home Depot, Attn: Bankruptcy, Po Box 790328, Saint Louis, MO 63179-0328  
+City Ntl Bk/Ocwen Loan Service, Attn: Bankruptcy, P.O. Box 24738,  
West Palm Beach, FL 33416-4738  
515124231 +Edison Neurologic Associates, PA, 34-36 Progress Street, Edison, NJ 08820-1197  
515124232 +Emerge/fnbo, Po Box 105555, Atlanta, GA 30348-5555  
515124233 +Equitableacc, 1200 Ford Road, Minnetonka, MN 55305-1616  
515124234 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515124244 +Gmac Hm Eq, Po Box 4622, Waterloo, IA 50704-4622  
515124245 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622  
515124202 +HarishBhatt MD PA, Route 27 South, PO Box 666, Edison, NJ 08818-0666  
515124246 +Interamerican Tech Corp, 7927 NW. 64th Street, Miami, FL 33166-2723  
515124263 +Izzat H.Shah, MS, 4 Ethel Road, Sute 402-A, Edison, NJ 08817-2841  
515213316 +JFK Johnson Rehab Institute, 55 Morris Avenue, PO Box 96, Springfield, NJ 07081-0096  
515124248 +Lawngeivity, 118 Dorothy Street, Carteret, NJ 07008-1310  
515124251 +Middlesex Water Company, 1500 Ronson Road, Iselin, NJ 08830-3049  
515282216 +National Collegiate Student Loan Trust-2006-2, Po Box 4275, Norcross, GA 30091-4275  
515282212 +National Collegiate Student Loan Trust-2006-3, Po Box 4275, Norcross, GA 30091-4275  
515282214 +National Collegiate Student Loan Trust-2007-3, Po Box 4275, Norcross, GA 30091-4275  
515124252 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360  
515131584 Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366  
515124254 +Ocwen Loan Servicing L, 3451 Hammond Ave, Waterloo, IA 50702-5345  
515124255 #+PSE&G, PO Box 1023, Cranford, NJ 07016-1023  
515124257 +RMS, 1336 Roosevelt Ave., Carteret, NJ 07008-1302  
515334027 +Reverse Mortgage Solutions, 14405 Walters Road, Suite 200, Houston, Texas 77014-1345  
516529467 +Reverse Mortgage Solutions, INC, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
516637510 +Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,  
Boca Raton, FL 33487-2853  
515124264 +Silver Lake Resort, 7751 Black Lake Road, Kissimmee, FL 34747-1760  
515124265 +Sima Stylr Print Corp, Attn: Amazon, 410 Terry Avenue North, Seattle, WA 98109-5210  
515135617 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 02 2020 01:08:25 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 02 2020 01:08:23 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235515124195 EDI: HNDA.COM Jul 02 2020 04:18:00 American Honda Finance, Po Box 168088,  
Irving, TX 75016515124189 +EDI: BECKLEE.COM Jul 02 2020 04:13:00 American Express, Po Box 3001,  
16 General Warren Blvd, Malvern, PA 19355-1245515284863 EDI: BECKLEE.COM Jul 02 2020 04:13:00 American Express Bank, FSB, c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701515289378 EDI: BECKLEE.COM Jul 02 2020 04:13:00 American Express Centurion Bank,  
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

515124203 EDI: BANKAMER.COM Jul 02 2020 04:13:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998

515124198 +EDI: BANKAMER.COM Jul 02 2020 04:13:00 Bank of America,

Attn: Bankruptcy Dept NC4-105-0314, Po Box 26012, Greensboro, NC 27420-6012

515124199 +EDI: TSYS2.COM Jul 02 2020 04:13:00 Barclays Bank Delaware, Attn: Bankruptcy,  
P.O. Box 8801, Wilmington, DE 19899-8801

515124200 +E-mail/Text: EBN\_IndianapolisIMC@receivemorermp.com Jul 02 2020 01:09:12

Berks Credit &amp; Coll, 900 Corporate Dr, Reading, PA 19605-3340

515124221 EDI: CITICORP.COM Jul 02 2020 04:13:00 Citibank Na,

Citicard Credit Svcs/Centralized Bankrup, Po Box 20363, Kansas City, MO 64195

515124222 EDI: CITICORP.COM Jul 02 2020 04:13:00 Citibank Na,

Citicorp Credit Svcs/Centralized Bankrup, Po Box 20507, Kansas City, MO 64195

515124225 EDI: CITICORP.COM Jul 02 2020 04:13:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
Po Box 20363, Kansas City, MO 64195515124224 EDI: CITICORP.COM Jul 02 2020 04:13:00 Citibank Sd, Na,  
Citi Corp Credit Services/Attn:Centraliz, 7920 Nw 110th St, Kansas City, MO 64195

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 88

Date Rcvd: Jul 01, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515124206 +EDI: CAPITALONE.COM Jul 02 2020 04:13:00 Cap One, Po Box 5253,  
Carol Stream, IL 60197-5253

515124209 +EDI: CAPITALONE.COM Jul 02 2020 04:13:00 Cap1/bstby, Po Box 30253,  
Salt Lake City, UT 84130-0253

515124212 +EDI: CAPITALONE.COM Jul 02 2020 04:13:00 Capital 1 Bank, Attn: General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285

515124219 +EDI: CAUT.COM Jul 02 2020 04:13:00 Chase Auto, Attn:National Bankruptcy Dept,  
Po Box 29505, Phoenix, AZ 85038-9505

515124228 +EDI: WFNNB.COM Jul 02 2020 04:13:00 Comenity Bank/fortunof, Po Box 182789,  
Columbus, OH 43218-2789

515124229 +EDI: CONVERGENT.COM Jul 02 2020 04:18:00 Convergent, 800 SW 39th St.,  
Renton, WA 98057-4927

515124230 +EDI: TSYS2.COM Jul 02 2020 04:13:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218

515124240 +EDI: AMINFOFP.COM Jul 02 2020 04:13:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868

515124241 +EDI: RMSC.COM Jul 02 2020 04:13:00 GECRB/JC Penny, Attention: Bankruptcy,  
Po Box 103104, Roswell, GA 30076-9104

515124242 +EDI: RMSC.COM Jul 02 2020 04:13:00 GECRB/Lowes, Attention: Bankruptcy Department,  
Po Box 103104, Roswell, GA 30076-9104

515124243 +EDI: RMSC.COM Jul 02 2020 04:13:00 GECRB/Select Comfort, Attn: Bankruptcy Dept,  
Po Box 103104, Roswell, GA 30076-9104

515124216 EDI: JPMORGANCHASE Jul 02 2020 04:13:00 Chase, Po Box 15298, Wilmington, DE 19850

515124220 EDI: JPMORGANCHASE Jul 02 2020 04:13:00 Chase- Bp, Po Box 15298, Wilmington, DE 19850

515288699 EDI: NAVIENTFKASMSERV.COM Jul 02 2020 04:13:00 Navient Solutions, Inc., P.O. Box 9640,  
Wilkes-Barre, PA 18773-9640

515124253 +E-mail/Text: bnc@nordstrom.com Jul 02 2020 01:07:44 Nordstrom FSB,  
Attention: Bankruptcy Department, Po Box 6566, Englewood, CO 80155-6566

515333944 +EDI: JEFFERSONCAP.COM Jul 02 2020 04:18:00 Nordstrom Fsb,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

515298265 EDI: PRA.COM Jul 02 2020 04:13:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
POB 41067, Norfolk VA 23541

515298202 EDI: PRA.COM Jul 02 2020 04:13:00 Portfolio Recovery Associates, LLC,  
c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541

515320269 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 02 2020 01:14:54  
PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

516214528 +EDI: Q3G.COM Jul 02 2020 04:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788

516214527 EDI: Q3G.COM Jul 02 2020 04:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

515124258 +E-mail/Text: bankruptcy@savit.com Jul 02 2020 01:09:10 Sa-vit Enterprises, 46 W Ferris St,  
East Brunswick, NJ 08816-2159

515124260 +EDI: NAVIENTFKASMSERV.COM Jul 02 2020 04:13:00 Sallie Mae, Po Box 9655,  
Wilkes Barre, PA 18773-9655

515124262 +EDI: SEARS.COM Jul 02 2020 04:13:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

515124261 +EDI: SEARS.COM Jul 02 2020 04:13:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283

515135410 +EDI: STF1.COM Jul 02 2020 04:13:00 SunTrust Bank, Attn: Support Services,  
P.O. Box 85092, Richmond, VA 23286-0001

515124266 +EDI: STF1.COM Jul 02 2020 04:13:00 Suntrust Bank, Attn:Bankruptcy Dept,  
Po Box 85092 Mc Va-Wmrk-7952, Richmond, VA 23285-5092

515124270 EDI: TFSR.COM Jul 02 2020 04:13:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapids, IA 52408

515124267 +EDI: WTRRN BANK.COM Jul 02 2020 04:13:00 Target N.b., Po Box 673,  
Minneapolis, MN 55440-0673

515124268 +EDI: WTRRN BANK.COM Jul 02 2020 04:13:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673

515124269 +EDI: WTRRN BANK.COM Jul 02 2020 04:13:00 Tnb - Target, Po Box 673,  
Minneapolis, MN 55440-0673

515124271 +EDI: VERIZONCOMB.COM Jul 02 2020 04:13:00 Verizon, PO Box 408, Newark, NJ 07101-0408

515124272 +E-mail/Text: collect@williamsalexander.com Jul 02 2020 01:08:02 Waassociates, Po Box 2148,  
Wayne, NJ 07474-2148

515124273 +EDI: WFFC.COM Jul 02 2020 04:13:00 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605

516842334 EDI: ECAST.COM Jul 02 2020 04:13:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262

515300072 EDI: ECAST.COM Jul 02 2020 04:13:00 eCAST Settlement Corporation, assignee,  
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 50

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516637509 REVERSE MORTGAGE SOLUTIONS, INC.  
515124247 ity of Careret

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 88

Date Rcvd: Jul 01, 2020

cr\* +Reverse Mortgage Solutions Inc, Robertson, Anschutz & Schneid P.L., 6409 Congress Avenue,,  
Suite 100, Boca Raton, FL 33487-2853  
515124187\* +Aes/Nct, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
515124186\* +Aes/Nct, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
515124190\* +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
515124191\* +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
515124192\* +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
515124193\* +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
515124194\* +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
515298021\* American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515289379\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515299745\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515124201\* +Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340  
515124223\* +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Na, Citicard Credit Svcs/Centralized Bankrup,  
Po Box 20363, Kansas City, MO 64195)  
515124207\* +Cap One, Po Box 5253, Carol Stream, IL 60197-5253  
515124208\* +Cap One, Po Box 5253, Carol Stream, IL 60197-5253  
515124213\* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,  
Salt Lake City, UT 84130-0285  
515124214\* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,  
Salt Lake City, UT 84130-0285  
515124215\* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,  
Salt Lake City, UT 84130-0285  
515124235\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515124236\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515124237\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515124238\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515124239\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
515124217\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)  
515124218\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)  
515124249\* +Lawngevy, 118 Dorothy Street, Carteret, NJ 07008-1310  
515124250\* +Lawngevy, 118 Dorothy Street, Carteret, NJ 07008-1310  
515131798\* Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366  
515124256\* +PSE&G, PO Box 1023, Cranford, NJ 07016-1023  
516895905\* +Reverse Mortgage Solutions Inc., Robertson, Anschutz & Schneid P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
515124259\* +Sa-vit Enterprises, 46 W Ferris St, East Brunswick, NJ 08816-2159  
515300073\* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
New York, NY 10087-9262  
515300074\* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
New York, NY 10087-9262

TOTALS: 2, \* 33, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 4 of 4  
Total Noticed: 88

Date Rcvd: Jul 01, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor Reverse Mortgage Solutions Inc  
ajennings@rasflaw.com  
Aleisha Candace Jennings on behalf of Creditor Reverse Mortgage Solutions, Inc.  
ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor Reverse Mortgage Solutions, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Reverse Mortgage Solutions, Inc.  
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com  
Justin Plean on behalf of Creditor Reverse Mortgage Solutions Inc bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
Laura M. Eggerman on behalf of Creditor Reverse Mortgage Solutions, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Russell L. Low on behalf of Debtor Emilio Quisumbing ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Joint Debtor Rebecca F. Quisumbing ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 11